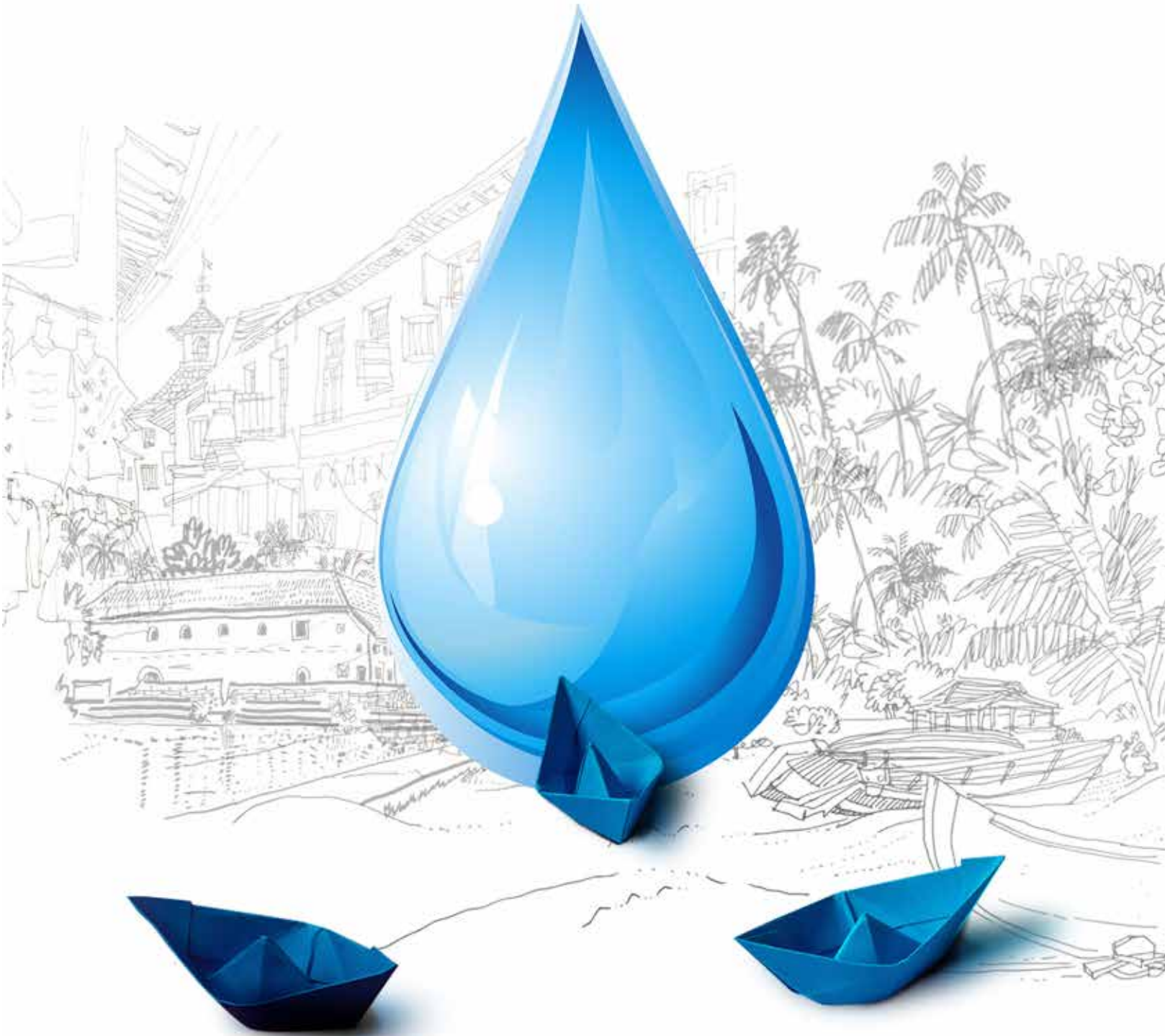


SAHRUDAYA

transforming lives, sustaining change



Annual Report 2018-19

WELFARE SERVICES ERNAKULAM SAHRUDAYA



Fr. Jose Koluthuvellil
Asst. Executive Director




Fr. Paul Cherupilly
Executive Director



Fr. Peter Thiruthanathil
Asst. Executive Director



SAHRUDAYA FAMILY - CHILDRENS GET TOGETHER



**In pursuit of making a difference
a simple idea can ignite a
revolution in a chain
towards a brighter day,
a better world**

3

**ANNUAL
ACTIVITY REPORT
2018-2019**

Contents

Executive Directors' Message-----	05
Genesis, Vision & Objectives -----	06
Intervention Areas -----	07
Sector wise Achievements -----	09
Special Projects -----	33
Institutions (Care & Support Homes)-----	42
Activities under Trusts -----	44
Auditors' Report -----	54
Partners in Development-----	60
Word of Thanks -----	61

Editor: Mathews K.O.

Reflecting on our developmental journey, it is with great happiness and humility, I note down here that we have been truly instrumental in transforming lives of many. Since inception, our attempt has been to travel with the poor and the vulnerable sections of the society. We continuously strive to reach more and more every year and contribute meaningfully to social change process.

Last year, we all had to take challenging roles in the background of Kerala Flood 2018 which ravaged the entire state of Kerala. We have run from pillar to the post to contribute to nation building. We have tirelessly endeavored to bring hope of a better future to the affected we serve. Our aspiration is to continue the good initiatives of Sahrudaya in a sustainable manner. We understand that our proactive efforts are vital for success and we are determined to drive this relentlessly.

We have been successful in the year passed by due to the valuable partnerships with our stakeholders – our beneficiaries, the Governments, corporate, our donors and the community at large.

With immense pleasure I place on table the AR 2018-19 of the organization for your esteemed information.

Fr. Paul Cherupilly

Executive Director

EXECUTIVE DIRECTOR'S MESSAGE



GENESIS

Welfare Services Ernakulam (WSE) is a Registered Charitable Organization (Reg. No. ER-32/65) under the Travancore Cochin Literary, Scientific and Charitable Societies' Registration Act XII of 1955. It is promoted by the Archdiocese of Ernakulam-Angamaly and has 54 years of experience in the development sector especially in areas of Human and Institution Development programs, Community Mobilization, Savings and Microfinance Activities, Water and Sanitation programs, Promotion of Rural Technologies, Natural Resource Management Activities, Community Based and Institutional Rehabilitation Programs etc. More than 100,000 families are directly linked with WSE and it plays a very significant role in their development process. It has been able to promote more than 7000 Self Help Groups of women, children, farmers, adolescents, persons with disabilities, elderly people etc covering four civil districts in its operational area which forms as the platforms of the poor people to explore their self help capacities for their own development and for facilitating tangible changes in social life.

VISION

Formation of a just society based on human values.

MISSION

Promote activities, programs and institutions with the objective of building up and enhancing capacities of individuals in particular and communities at large that they contribute positively and creatively to the establishment of a just and humane society.

OBJECTIVES

1. Facilitate empowerment of the weaker and vulnerable groups in society
2. Facilitate shelter for the poor through habitat development.
3. Facilitate capacity building of the poor for generating sustainable income.
4. Facilitate sustainable management of natural resources & eco-restoration.
5. Promote eco-friendly and appropriate rural technologies among the poor.
6. Rehabilitate victims of calamities and differentially able people.
7. Promote networking and resource sharing among the stakeholders and partners.



OUR INTERVENTIONS:

1. Human & Institution Development
2. Community Health
3. Community Based Rehabilitation programs
4. Livelihood Development
5. Environment & Natural Resource Management
6. Rural Development
 - a. Family Development Programs
 - b. Charity & Jeevakarunya Programs
 - c. Light A Life / Sneha Foundation
7. Habitat Development & Sanitation
8. Media & Documentation
9. Special Projects
10. Disaster Response Programs
11. Institutions –Soukysadan, Sneha, Banana Village
12. Programs under Trusts
 - a. WESCO Credit – Community Organizations & Microfinance, Micro insurance and Micro Enterprises
 - b. Sahrudaya Tech- Rural Technology Services
 - c. Sahrudaya Services –Family Marts, Production Units – Sahrudaya Silk, Compost & Honey
 - d. Naivedya Ayurveda Hospital
 - e. Sahrudaya Athmayoga Centre
13. Audit Report



ANNUAL REPORT 2018-19

The Annual Report throws light on varied interventions that Sahrudaya carried out for bringing positive change in the lives of the people especially the vulnerable sections of the society. Sahrudaya's activities and interventions, this year, touched the lives of thousands children, women, elderly, persons with disabilities etc helping them improve their lives. Through the generous support from our partners and donors, we made vital contribution in ensuring these marginalized access to education, health services, livelihood opportunities, financial and social skills, life-skills and protection, improved housing and sanitation facilities, etc.

During the year, the people base of the organization has increased substantially and Self Help Groups spread out in 281 parish-based villages play as the foundation stones in social transformation initiated by Sahrudaya. The key approaches of the organization continue to be inclusiveness, participatory process and local resource based initiatives for facilitating sustainable change.



SECTOR WISE REPORT OF
ACHIEVEMENTS
OF FY 2018-19

HUMAN & INSTITUTION DEVELOPMENT (HID)

The human and institution development department renders a key stake in equipping the team Sahrudaya with necessary skills and attitude to meet its varied responsibilities to keep abreast with the needs of the time. The overall objective of the department is to strengthen the capacities of organization in order to systematically plan, monitor and track the changes made through its interventions and facilitate better outcomes and impacts in a sustainable way. Hence HID department of Sahrudaya focused on building individual and organizational competencies to address emerging challenges in the developmental sector and also improve quality of its interventions.

1. Team Capacity Enhancement Programs

The capacities of the various functionaries within the organization are enhanced through the following programs during the year.

1. Staff Training on Rehabilitation of PWDs
2. Training on Child protection and childline activities dated May 29,2019
3. Sahrudaya Sangamam – May 26, 2019.
4. Sahrudaya Home Day Celebrations -October 11, 2018.
5. Staff training on Schemes and benefits to PWDs
6. Promoters Meetings at Chethala, Vallakom, Paravoor, Ponnurunni, Angamaly and Kalady from Feb.05 to 10, 2019
7. Training to staff by CRS dated Feb.26-27,2019

2. Institution Development Initiatives:

1. Launching of SMCA- Karunya Housing project – 26/04/2018
2. Asakiranam Exposure visit from Tamil Nadu – 04/10/2018
3. FDP Family Gathering at Renewal Centre 5/5/2018
4. AICO Visit for Annual Plan and Budget Approval
5. Sa-Dhan Partners' Meet at Sahrudaya – 17/5/2018
6. Sahrudaya Melodies Mega show at Town Hall – 19/5/2018
7. Child Help Desk Inauguration at EKM South Railway Station – 7/6/2018
8. Best Annual Report award from KSSForum
9. Health Week Observation
10. Infarm Farmers' Meet at Kaloor – 15/1/2019
11. Flood Rehabilitation work started for Cherthala and Kuttanad Areas
12. Karunyapravaham Flood Recovery Programs
13. Ability Fest in different locations
14. Shifting of WESCO office to new building 22/12/2018

3. Other Major Activities

1. Annual Planning workshop
2. Publishing of Annual Report 2017-18
3. Annual General Body Meeting of WSE
4. Gramotsavoms
5. Prakrutivicharam Environment programs started
6. Regional level meetings for FDP Beneficiaries
7. World Women's Day Celebration
8. Orientation & Placement to social work students
9. KLM – May day celebration



II COMMUNITY HEALTH PROGRAMS

Increasing morbidity rate and spread of lifestyle related disorders are growing to newer statistics every day. The consumption of medicine on a daily basis is very high in Kerala. Medical shops and medical institutions are sprouting everywhere and people are in long queues either to consult and to buy medicine to control their illness. Medical shops, pharmaceutical companies and medical institution are run with the objective of making money at the expense of the common man. Community health division of the Sahrudaya is engaged in the protection of traditional knowledge and promotion of sustainable health care practices among the people in the target villages.

General Health Care Programs

During the year number of programs were implemented by the organization to promote sustainable health care among people and the members of the self help groups. The following programs were implemented by the organization.

1. Awareness programs on Sustainable Health care practices
2. Health Education programs on Seasonal Disease, Environmental hygiene, community health care etc
3. Medical camps
4. Lifestyle related diseases and prevention
5. Importance of Healthy Diet

Sl. No.	Activities	No. of Units	Beneficiaries
1	Awareness Creation program	38	1318
2	Skill Training on family Farming practices	12	430
3	Medical camps	8	612
4	Distribution of IEC materials	8000	

ASAKIRANAM CANCER CARE PROJECT:

The cancer awareness creation and prevention program by the organization is continued among local community using the network of Self Help Groups in the operational areas of the organization. There is an enhanced awareness among the people about this deadly disease and people are trying to adopt healthy lifestyle practices as a result of this. The Asakiranam project was implemented by Sahrudaya in previous years in collaboration with Caritas India and other local institutions. Volunteer promotion, hair donation campaign, organic farming practices, financial support to cancer patients are part of this program.



III COMMUNITY BASED REHABILITATION PROGRAMS

a) Rehabilitation of Children with disabilities

Rehabilitation of Children and Youth with Disabilities (CwDs) is implemented by Sahrudaya with the support of CHAILF. Sahrudaya is partnering with CHAILF for over 26 years in order to improve quality of life of these children. These children belong to different categories of disabilities. Each child is given special care and attention to improve their quality of life.



The activities carried out under the project are implemented in a community based approach. Sahrudaya organises training for caretakers and parents, integrates the



selected families with Self Help Group network, facilitate linkage with medical institutions and motivate the beneficiary families to access schemes and benefits from government bodies. Creating an enabling environment in the community is one of prime objectives of this initiative.

The major Support Services and Achievements are given hereunder:

Key activities	Quantitative achievement	Amount
Medical Support	46	3,69400.00
Surgery	1	4000.00
Aids & Appliances	5	28,600.00
Physiotherapy	6	41,400.00
Inclusive Education	6	19,800 .00
Special education	28	1,60,000.00
Higher Education	4	26,800.00
Total	96	6,50,000.00

Central/ Regional trainings

Date	Location	Subject	No. of participants	Category	Resource Persons
24/5/2018	Ponnurunni	Social medias and its influence among children	28	Parents of CWDs	Shano Jose
7/7/2018	Ponnurunni	Social medias and its influence among children	20	Parents of CWDs	Shano Jose
13/07/2018	Nedumbrakkad	Umbrella & Paper carry bag	11	Parents of CWDs	Hersala
10/8/2018	Thirunelloor	Health Awareness	40	PWDs & family members	Celine Paul
22/9/2018	Vallakom	Health Awareness	138	PWDs	Shano Jose
19/10/2018	Nedumbrakkad	Activities of Daily Living	17	Do	Celine Paul
		Handling severe MR Children	30	Parents of CWDs	Dr. Sr. Laigy SJSM
6/11/2018	Thottakom	Candle Making	18	Do	Hershala
		Parents of CWDs	21	Do	Hershala
28/12/2018	Karukutty	Rights & privileges	65	PWDs & Family Members	Chackochan Ambatt

15



We ring the bell

(A campaign to welcome all children to school including children with Disabilities)

In order to create awareness about education for all among people and among the new generation and to establish the rights for quality education among Children with disabilities



Sahrudaya, conducted a school campaign named We Ring the Bell on 14th March 2019 at Standard Pottery Work Govt. LP School Aluva. The programme was part of CHAI LF Programme of Community Based Rehabilitation for the persons

with Disabilities undertaken by Welfare Services Ernakulam. The children from Chavara Sadan Koonammavu, SPW LP School, PTA members and PRI members became part of the Campaign.

The meeting was inaugurated by Panchayath President A. T Udayakumar. Sahrudaya Director Fr. Paul Cherupilly delivered an introduction about the programme. SPW School Headmaster, Sri Johny K Kuriakose, Panchayth Vice president Mrs. Beena Ali, Standing Committee chairman K. E Haris, PTA President, K V Santhosh Kumar, P K Satheeshkumar, Ramla Ameer, Chavara School Principal Sr. Jitha CMC, Mini Thomas, Jaiju P and Sahrudaya Team also be joined in the programme. Entrainment and cultural Programmes were performed by the children.



b) Rehabilitation of Mentally Ill Persons

Sahrudaya is implementing Rehabilitation programs for the people with mental illness for the last one and a half decade. The program is named as Sneha Mental Health Program and it is extending valuable support to hundreds of needy people every year. In our society, there are many who experience stigma, discrimination and social exclusion because of mental illness. It is a group of disorders characterized by significant disturbances in thinking, emotions, and perceptions; resulting in long term or short term psychological

and behavioural symptoms affecting the daily routine of the person and in certain cases lead to psychosocial disability. Program reaches out to these sections of the society as a great symbol of care and love.

The financial support is extended to the beneficiaries through the contributions of the Archdiocese of Ernakulam-Angamaly from the collections mobilized from its local parishes. The major actions and achievements are given hereunder:

Key activities	Quantitative achievement	
New Cases identified this year	5 Nos.	
Awareness Classes	107 Participants	
Counseling services	25 Nos.	
Distribution of Medicine	203 Nos.	Rs.11,31,843.00



c) Sahrudaya Sparshan (Community Based Rehabilitation of Persons with Disabilities)

Presently , WSE is running a project with the support of Italian Bishops Conference in the local self government bodies in Ernakulam District namely Corporation of Kochi, Thrikkakara, Mulanthuruthy, Kumbalam, Maradu, Udayamperoor, Thrippoonithura, Cheranalloor Eloor etc. 2436 PWDs are identified through survey and the initial awareness creation and group formation activities are continued during reporting year. The organization has so far identified over 10,000 persons with disabilities in these 35 LSGs. The organization has been able to bring tremendous changes in the

lives of the PWDs through its committed work over these years. The attitude of the community to PWDs, has changed in a big way, the PWDs are more aware of their rights and roles in the development process.

Major Achievements

- 1. Awareness Creation - 16
- 2. Formation of new SHGs - 10
- 3. Theraphy Support - Rs.99500
- 4. Vocational Skill Training - 8
- 5. Income Generation Support - 5



d) Ability Fest 2018:

Sahrudaya had organized 09 Programmes as part of International Day for the persons with disabilities. The programme was aimed to empower the Persons with Disabilities by educating them about rights, motivate them by presenting the personnel who had overcome their

limitations with ambition, willpower and hard work and promote social relation and networks and ensure maximum participation from community level. It was started from Cherthala and ended at paravoor . About 3000 PWDs and their family members had attended in these meetings. The details of the programme is given below

Date	Venue	No of participants
02/12/2018	Cherthala	340
03/12/2018	Ernakulam	242
05/12/2018	Angamaly	496
05/12/2018	Manjapra	270
06/12/2018	Karukutty	135
07/12/2018	Sreemoolanagaram	265
08/12/2018	Perumbavoor	354
09/12/2018	Thripunithura	163
16/12/2018	Paravoor	680
	Total	2945

Each program was attended by prominent persons from the Disability field. Adv. Joby Mathew (World Recorder), Mr. Baiju Varghese National recorder, Mr. Bipin George (Cine Artist and Script writer), Ms Jilu Margaret (Graphic Designer), Prof. Jose P. Varghese (Viswajyothi Engineering College) Sona Jose (activist) Anil VG and Anaida Stanley were some of the important persons who participated in the programs. Each program was started with an interactive session and a motivational talk. Opportunities were given to participants to express their talents. A mega show of Sahrudaya Melodies (Musical Team of PWDs) was performed in each programme. 3000 PWDs and family members attended the meeting.







NAVADARSAN PROJECT FOR INTELLECTUALLY IMPAIRED CHILDREN.

During the year Welfare Services Ernakulam launched another project with the support of V Guard Foundation for the benefit of the children with intellectual impairment. Five schools where CwDs are learning are selected for the implementation of the project. The institutions are supported for increasing quality of rehabilitation services and the children in these institutions are supported for improving the quality of their lives through training, therapy and other support services.

The major activities of the project under CSR initiative of V Guard Foundation are:

- Training of teachers engaged in rehabilitation services
- Medical assessment of the children with disabilities
- Improvement of the infrastructure facilities of the centre
- Assistance to providing Therapy services to the Children with Disabilities
- Vocational skill training facilities
- Support for starting income generation activities by the school

The five schools identified for the project are from Thrissur and Ernakulam districts in the first year of project.



Family Kit Distribution to Persons with Disabilities

As part of Karunyapravaham, the flood rehabilitation program of Sahrudaya, family kit was distributed to the needy families with the support of Caritas India. It distributed 1500 family kits to the most vulnerable section of the society- Persons with disabilities of working areas of DSS. The beneficiaries were the families of persons with disabilities who were affected by the flood. The family Kit is of worth Rs 4000/- for each family. The kit contains wash and hygiene kit and NFD kit. The items were kitchen vessels (8 items) Dress Materials (4 items) cleaning materials (7 items). Many prominent Political, Religious, social and cultural leaders have attended the programs.

Income Generation Activities

Sahrudaya had supported 24 persons with disabilities for different kinds of income generation activities. 03 Trainings were specially conducted for Persons with disabilities on different subjects.

The details are given below

Sl No	Name of PWD/ Child	Unit	Amount
1	Firoz Anil kumar (CH No:1351)	Tea Shop	15,000
2	Aibel Sebastain (CH No:1417)	Quill Farm	15,000
3	Mary Jasmin (CH No : 1234)	Goat	15000
4	Adith P Mohanan (CH No :1397)	Petty Shop	15000
5	Shakeela ,Kuttiparambu, S. Thuravoor	Umbrella Unit	10000
6	Benny, Cherthala	Umbrella Unit	15000
7	Sani Roy, Kongorpilly	Tailoring	100
8	Sheeba Varghese, Karayamparambu	Dry Flowers	10000
9	Nadheera Gafore Vadakkekara	Cow rearing	10000
10	Athmiya K. S, Chittattukara	Cow rearing	10000
11	Anil V G	Lottery	7000
12	Joseph T P	Wine Making unit	7000
13	Santha Varghese	Umbrella Unit	7000
14	Albeena Johny	Cow Rearing unit	7000
15	Jerin Paul	Fabric painting	7000
16	Sijo Jose	Electronic workshop	7000
18	Shaiju Antony	Lottery sale	7000
19	SreejaMol	Tailoring unit	7000
20	Elizebeth Mercy Isac	Umbrella	6000
21	Janaky Kunju Kunju	Umbrella	6000
22	Ambika T.K	Umbrella	6000
23	Babu V.X	Tailoring	10000
24	Biju Antony	Taxi Auto	7000
			206,100

IV. LIVELIHOOD DEVELOPMENT:

Economic sustainability is an important factor in the development of a family. The rate of poverty in households can be reduced through proper Livelihood development, imparting skill training and encouraging poor people to start viable economic activities is one of the key strategies of the Organization. Training to the identified families, implementation of a set of activities like selection of viable economic activity, setting up of the micro enterprise with minimum resources, linkage with marketing networks etc are monitored by the organization through the Livelihood Development Department. Financial resources especially the microfinance is distributed through WESCO Credit Trust to the needy beneficiaries repayable in two years period.

Due to the Kerala Flood 2018 and thousands of families have lost their livelihood activities and were in utter poverty. In order to address issue, Sahrudaya supported hundreds of beneficiaries for setting up micro enterprise through the implementation of different Projects. The microfinance support from WESCO Credit is provided to the people through the network of Self Help Groups and during the year an amount of Rs. 29 Cr. has been spent for promoting livelihood development.

Many families have been able to come out their poverty through the livelihood development programs of the organization. The locally developed and produced products have now good demand and Sahrudaya helps these units for the marketing of their products through its Sahrudaya Family Marts. A marketing division has been put into services for coordinating and supporting these units in the villages and also to encourage new families to venture into new income generating activities.

USHA SILAI SCHOOL PROJECT:

WSE is implementing the above mentioned project with the financial support of Usha International Limited. It is part of their Corporate Social Responsibility program and during the reporting year they have implemented two projects in collaboration with Welfare Services Ernakulam.

The first project was at Cherthala, Alleppey district supporting 10 women from the villages for setting up Usha Silai School. The second one is at North Paravoor in Ernakulam district for supporting 20 women for setting up similar 20 schools for generating a regular income. Both the projects are running well and the 30 women are making a regular income through these projects.



VI. ENVIRONMENT & NATURAL RESOURCE MANAGEMENT

a). Sustainable Agriculture Promotion

Agriculture Development Programs aims to reduce rural poverty by improving and increasing agricultural production. This is done through capacity building approach, production system improvement and promoting livelihood development. This would directly impact the lives of hundreds of poor farmers in the target community.



24

b) Annamthodi Watershed Development Project – Thatchanattukara Grama Panchayath

With the support of Western Ghat Development Cell (WGDP) in the Planning and Economic Affairs Department and the Thachanattukara Grama Panchayath, Welfare Services Ernakulam a Watershed and Agriculture development program in Annamthodi Watershed in Thachanattukara Grama Panchayath in ,Palakkad District.

The major components of the project are:

- Natural resource management
- Production system management
- Livelihood support system.

The action plan was constituted with a number of natural resource management activities such as:

- i. Renovation of the existing wells by removing silt and deepening,
- ii. Construction of retaining wall and soak pits in different parts of the watershed area,
- iii. Making of rain water harvesting system in the households etc.

The activities under Production System Management activities were

- i. Distribution of organic manure
- ii. Construction of Coconut basins and cattle sheds, etc.

The action plan was also given much priority for the enhancement of livelihood system in the watershed area by implementing the projects such as:

- i. Milk cow rearing,
- ii. Provision of tailoring machine and
- iii. Supply of grass cutting machine.

The implementation of Western Ghat Development Program in Annamthodi

watershed has witnessed several positive changes and benefits in the lives of the community. As the proponents of watershed development envisages, it is slowly creating remarkable changes in the key sectors of watershed community. Definitely, it can be said that the project will become another feather in the cap of Welfare Services Ernakulam.



VI. FAMILY AND CHILD DEVELOPMENT

a). Child Development

WSE give immense focus to the activities undertaken for the development of the children who are highly vulnerable nowadays. We understand that investing in children is an act of nation building and it is the responsibility of all of us to ensure that children are not left behind in the process of development. They must be provided with opportunities to grow in a stimulating environment. Keeping that in mind, we continued to upkeep our commitment towards the development of children in need and distress situations. The major activities done during the reporting year includes:

- Creating awareness among children on various issues
- Promotion of platforms for children at the village level
- Lifeskill education
- Leadership development programs

- Vacation camps etc

b). Child Help Desk at South Railway Station at Ernakulam

Railway Child Help Desk is functioning at South Railway Station with the support of Ministry of Railways and Ministry of Women and Child Development. Welfare Services Ernakulam is the implementing organization for this project with the objective of protecting children in distress situations and in need. The centre is providing round the clock service to the children in critical situations. During the last one year, the organization had been able to support more than 280 children with care and support. The services in the center are coordinated by 12 staff in three shifts. Different programs are periodically implemented to sensitise the public and children on the need of child protection and its services.





c). Charity & Jeevakarunya Programs

One of the important programs of Sahrudaya is the support to poor families who are not in the formal network systems of the civil society organizations. The financial supported is mobilized

through parishes of the Archdiocese of Ernakulam-Angamaly and is disbursed according to the applications received in the office. The poor beneficiaries of this program always remain sidelined and are highly vulnerable to lead a quality life. Jeevakarunya Nidhi of WSE gives prime

importance in supporting this section of our society .

d). Family Development Programs under Sahrudaya

WSE is implementing the Family development program for the last 56 years enabling over 24000 poor families to lead a self-reliant life. The program was supported by Save A Family Plan and at present financial support is provided to 350 poor families for their integrated development. The assistance to the deserving families is transferred to their accounts based on five year and yearly

plans. The project team facilitates timely and close monitoring of the planned measures by the beneficiary families through house visits, training and escort services. Periodical training, guidance for fundutilizationandpreparationofsuitable economic activities are provided by the project team. This helps the beneficiaries to to develop their capacity to plan and implement their economic and social development. The funds are used for infrastructure development activities, livelihood development promotion, education of children, treatment etc.



The details of fund utilization during the reporting year are the given here below:

Sl. No	Purpose	No.	Amount
1	Income Generation	251	3031400
2	Education	24	298,000
3	Housing	61	666,000
4	Water	2	32,000
5	Sanitation	6	87,000
6	Marriage	1	13,000
7	Insurance	11	382,000
8	Flood Relief	7	89,000
9	Accounting Closing	57	553,421
	Total	420	5,151,821

During the reporting period, the department implemented two major central level programs and 08 regional programs.

Sl. No	Subject	Category	No.	Location	Resource Person
1	Environment program	FDP Families	203	Kaloor Renewal Centre	Dr. V.R. Haridas
2	Venal Cheppu	FDP Children	152	Do	Fr. Thomas Pereppadan
Regional Programs					
1	Care & Share	FDP Families	40	Basilica	Sr. Ancy Puthenpurakkal
2	Care & Share	FDP Families	28	Paravoor	Sr. Ancy Puthenpurakkal
3	Care & Share	FDP Families	103	Angamaly	Sr. Ancy Puthenpurakkal
4	Care & Share	FDP Families	73	Thrippunithura	Sr. Ancy Puthenpurakkal
5	Organic Farming	FDP Families	50	Paravoor	Paulson Tham
6	Psychological factors in Family Enrichment	FDP Families	89	Angamaly	Sr. Jaisy SKD
7	Psychological factors in Family Enrichment	FDP Families	50	Edappilly	Sr. Jaisy SKD
8	Psychological factors in Family Enrichment	FDP Families	48	Kizhakkambalam	Sr. Jaisy SKD



c) Light A Life & Sneha Foundation

One of the important and need-based programs implemented by WSE, is the Light A Life project. It is a major pro-poor project initiated with the generous support of many philanthropists. It is a fully local resource based project and tries to reach out to those who are excluded from the mainstream social life. WSE is trying to address the vulnerabilities of these sections of the society through the following programs.

1. Family maintenance support.
2. Patient support
3. Educational support for the poor students
4. Support to differently able people
5. Support to elderly people

During the year an amount of Rs. 43,16,950.00 contributed by 110 sponsors to these local fund based project and an amount of Rs.53,30,784 was released as assistance of 628 beneficiaries for various purposes.

Particulars	Quantitative achievement	
FUND MOBILISATION	No. Sponsors	Amount
Regular sponsors	82	22,35,000
Onetime sponsors	28	20,81,950
Total	110	43,16,950
FUND UTILISATION	No. Beneficiaries	Amount
Cancer Treatment	7	38,000
Aids & appliances	2	40,000
Professional Education	26	269500
Family support	2	16000
Flood Relief	434	2449,000
Livelihood	14	102,000
Kidney transplantation	2	40000
Loan Repayment	4	43,000
Marriage Assistance	28	430,000
Social Security scheme	16	910600
Treatment	69	715,684
Housingg/ House Repairs	24	277,000
Total	628	5,330,784

VII. HABITAT DEVELOPMENT AND SANITATION

During the report year WSE has implemented two major programs under its Habitat and Sanitation Department with the objective of improving the living conditions of the poor and vulnerable communities. The major programs implanted by the organization are:

Housing for the Shelterless

This project was implemented with the support of Syro-Malabar Catholic Association of Kuwait. Under this 25 poor families were identified for the construction of their houses. An amount of Rs.100,000/- each was released to the 25 beneficiary families according to the progress of the work in installment.

SAFP Golden Jubilee Housing Project

Another housing project implemented by the organization for the benefit of the poor families who are living in vulnerable situation is the Golden Jubilee Housing Scheme. The financial supported was mobilized from Save A Family Plan and 25 poor families were selected and the construction of these houses are nearing completion. An amount of Rs.200,000/- per family is contributed by Save A Family Plan. The project was launched on March 22, 2019 by Mar Sebastian Adayanthrath, President of Welfare Services Ernakulam in a function held at Sahrudaya Auditorium, Ponnurunni. All the beneficiaries have taken up the construction and nearing completion.



VIII. MEDIA & DOCUMENTATION

WSE has specially set up a separate department recognizing the importance of documentation in its work. The purpose of this department is to ensure that everyone engaged in any action for the social transformation properly documents them for future purpose. Proper documentation will definitely give visibility to the organization while addressing the diverse issues of the community. . Sahrudaya gives prime importance to the documentation of its activities at all level including field, regional and central. Besides, Media and Documentation department undertakes publication of news, magazines, social

media updating, propagation of success stories and activities. It has emphasized on research to generate new knowledge and dissemination of information across different areas of development. During the year the organization has published Sahrudaya Jalakom- a monthly magazine, information & communication materials, e- news magazines, annual report, handbooks etc for supporting and disseminating information and experiences.

കഴിവുകളുടെ ആഘോഷമായി സഹൃദയ എബിലിറ്റി ഫെസ്റ്റ്

കഴിവുകളുടെ ആഘോഷമായി സഹൃദയ എബിലിറ്റി ഫെസ്റ്റ്. ഫെസ്റ്റിൽ പങ്കെടുത്തവർക്കിടയിൽ സഹൃദയ ഫൗണ്ടേഷൻ അംഗീകരിച്ച സാഹൃദയ എബിലിറ്റി ഫെസ്റ്റ്. ഫെസ്റ്റിൽ പങ്കെടുത്തവർക്കിടയിൽ സഹൃദയ ഫൗണ്ടേഷൻ അംഗീകരിച്ച സാഹൃദയ എബിലിറ്റി ഫെസ്റ്റ്. ഫെസ്റ്റിൽ പങ്കെടുത്തവർക്കിടയിൽ സഹൃദയ ഫൗണ്ടേഷൻ അംഗീകരിച്ച സാഹൃദയ എബിലിറ്റി ഫെസ്റ്റ്.

Tue, 04 December 2018
deepika.epap.r.in/fc/2188278

ദിനശേഷിയുള്ളവരുടെ നേതൃസംഗമം നടത്തി

കൊല്ലം ഏറണാകുളം - അക്ഷരാടി അനിരൂപനയും സാഹൃദയ പ്രവർത്തന വിഭാഗമായ സഹൃദയ ദിനശേഷിയുള്ളവരുടെയും സംയുക്തമായി സംഘടിപ്പിച്ച സാഹൃദയ എബിലിറ്റി ഫെസ്റ്റ്. ഫെസ്റ്റിൽ പങ്കെടുത്തവർക്കിടയിൽ സഹൃദയ ഫൗണ്ടേഷൻ അംഗീകരിച്ച സാഹൃദയ എബിലിറ്റി ഫെസ്റ്റ്.

Tue, 23 January 2018
deepika.epap.r.in/fc/2562842

സഹൃദയയ്ക്കു സിഎൽസിയുടെ ആദരം

കൊല്ലം ഏറണാകുളം - അക്ഷരാടി അനിരൂപനയും സാഹൃദയ പ്രവർത്തന വിഭാഗമായ സഹൃദയ എബിലിറ്റി ഫെസ്റ്റ്. ഫെസ്റ്റിൽ പങ്കെടുത്തവർക്കിടയിൽ സഹൃദയ ഫൗണ്ടേഷൻ അംഗീകരിച്ച സാഹൃദയ എബിലിറ്റി ഫെസ്റ്റ്.



നവദർശൻ പദ്ധതി ഉദ്ഘാടനം ചെയ്തു

കൊല്ലം ഏറണാകുളം - അക്ഷരാടി അനിരൂപനയും സാഹൃദയ പ്രവർത്തന വിഭാഗമായ സഹൃദയ എബിലിറ്റി ഫെസ്റ്റ്. ഫെസ്റ്റിൽ പങ്കെടുത്തവർക്കിടയിൽ സഹൃദയ ഫൗണ്ടേഷൻ അംഗീകരിച്ച സാഹൃദയ എബിലിറ്റി ഫെസ്റ്റ്.

നവദർശൻ പദ്ധതി ഉദ്ഘാടനം ചെയ്തു

കൊല്ലം ഏറണാകുളം - അക്ഷരാടി അനിരൂപനയും സാഹൃദയ പ്രവർത്തന വിഭാഗമായ സഹൃദയ എബിലിറ്റി ഫെസ്റ്റ്. ഫെസ്റ്റിൽ പങ്കെടുത്തവർക്കിടയിൽ സഹൃദയ ഫൗണ്ടേഷൻ അംഗീകരിച്ച സാഹൃദയ എബിലിറ്റി ഫെസ്റ്റ്.

IX. SPECIAL PROJECTS

a). ERIN Program:

WSE collaborates with Caritas India as a local partner of ERRIN program since 2013. The project mainly aims at the repartition of the people who have to discontinue abroad due to changing policies of the respective governments. Previously, The activities of the project include the following:

- ❖ The organization arranges viable occupational rehabilitation services focusing on regular income to the clients. Besides it tries to build confidence and self esteem of the returnees. Many were able to earn good living through identification and setting up of suitable micro enterprises.
- ❖ Counseling and guidance support are done to ensure effective reintegration and rehabilitation

During the reporting period, there were no returnees under this scheme.

b). Jalanidhi Project for Drinking Water Supply

Welfare Services Ernakulam has served as the Support Organization (SO) for the World Bank financed water supply scheme of Government of Kerala implemented through Kerala Rural Water Supply Agency (KRWSA) under Phase II Jalanidhi Program. The main objective of the project is to assist Government of Kerala (GoK) in improving the quality of rural water supply and improve environmental sanitation.

The project was implemented in three phases in the project area. In the first phase, it undertook implementation of small water supply schemes in two different areas of the Panchayath. The implementation of the BWSS schemes is now completed. The Jalanidhi project at Kuttippuram Grama Panchayath is the third project undertaken by Welfare Services Ernakulam with benefits to nearly 4000 direct families in a severely affected area for clean drinking water. The financial outlay is given here below:

Scheme	AS Amount	TS Amount	Total Project Expenditure	GOK Share	GP Sahre	BG Sahre
Kankampuzha Kadavu WSS	125,00,000	120,37,100	126,96,982	99,10,013	16,70,973	11,15,996
AMSJKP Maniyamkad	16,00,000	15,50,000	15,76,416	11,93,430	226,732	153,254
BWSS Kuttippuram	850,00,000	850,00,000	774,41,956	610,14,761	99,39,812	64,87,383
			40,00,000	30,49,800	570,120	380,080

During the year, the project is making necessary steps for winding up the project as it received the exit order from the respective department.



c). Kerala Labour Movement

Sahrudaya serves as the key facilitation agency of the Archdiocese of Ernakulam-Angamaly for the coordination of Kerala Labour Movement in the Archdiocese. Through KLM, the unorganized labours in various fields in the Archdiocesan area are mobilized as per the guidelines of Kerala Catholic Bishops' Conference. It tries to ensure welfare of the working class through social security programs, employment safety and protection by

law. The various activities include:

- Awareness building classes
- Membership distribution
- Capacity building
- Review Meeting at Diocesan level
- Training to Staff and functionaries
- Celebration of World Labour Day
- Introduction of Insurance Schemes (Social Security)
- Remittance of contribution of Welfare Board



**SAHRUDAYA
DISASTER RESPONSE
PROGRAMS**

X. DISASTER RESPONSE PROGRAMS

KARUNYA PRAVAHAM -

Flood Rescue, Relief & Rehabilitation Mission 2018-19

The department has taken up the challenges of rescue, relief and rehabilitation activities in the Archdiocesan area under the widespread network of Welfare Services Ernakulam. WSE could operate and coordinate in more than 280 villages devastated by the flood havoc opening nearly 805 relief camps and supporting almost 2.67 lakhs people in the camps with food and other relief materials. It could witness a remarkable display of solidarity at times of great disaster. There was an enormous response in mobilizing resources to assist the victims of the flood. WSE could coordinate the work through its vast village level structures and through the local parishes. The support of Congregations and other institutions in the affected area also gave their full support in this great humanitarian mission of rebuilding communities.

A. RESCUE AND RELIEF OPERATIONS:

- No. of camps opened : 805 (WSE associated with local parishes, schools and institutions)
- Number of people in camps : 2.67 lakhs
- Money value of relief materials supplied for immediate relief work: 9.96 Cr. (Food packets, provisions, medicines, drinking water, dress materials, cleaning materials etc)
- Villages involved in the rescue and relief operations : 280
- Community level Volunteers engaged (681 x30 nos.) : 20,430
- Regional level Coordination units opened : 06 (Cherthala, Vaikom, Ernakulam, Paravoor, Angamaly & Kalady)
- Zonal Coordination Centres opened : 11 (Nedumprakkad, Vaikom, Ponnurunni, Edappilly, Kottaparambu, Paravoor, Kuthiathode, BM College, Subodhana, Naipunya, Perumbavoor)
- Other Involvement : Diocesan Priests, Sisters and over 15,000 Parish based volunteers
- Number of Vehicles/ Boats : Nearly 100 vehicles and over 300 Boats
- Rescue Activities : Evacuation using vehicles , use of communication, Cooked Food supply directly to stranded families & Provisions, Dress Materials, Cleaning Materials & Medicine, use of volunteers for rescue, use of country boats for evacuation etc
- Medical Assistance- medicines distribution, arrangement of doctors and team, village visit, camp support
- Cleaning Support with materials, machinery and volunteers



B. REHABILITATION OPERATIONS AS SECOND PHASE

1. Adopt A Village

Under this program over 100 unaffected parishes adopted 100 flood affected villages to provide them with all basic amenities and assisted them for their recovery. This was a very innovative program promoted by the organization and the result was very encouraging.

2. Jeevathrum

As a result of the inundation of the water, most of the water sources were damaged and dumped with waste and mud. Quality drinking water became a difficult option for many. WSE has spent over 40 lakhs for providing safe drinking water through the distribution of water in bottles, construction of hundreds of RWH tanks, Rs.40.96 lakhs for distributing water purifying systems, 8.65 lakhs for water recharging measures and Rs.42,500/- for water testing activities. Hundreds of wells were cleaned as part of the voluntary work facilitated by the organization.

3. Sahayatra (Accompaniment with the vulnerable)

Another important program Sahrudaya implemented during the post flood period is Sahayatra with the most vulnerable people in the flood affected area. Team members of the organization spent a day with them and the whole day

was spent with cultural program and other mind refreshing activities. Distributed humanitarian aid kits to the vulnerable people including senior citizens, persons with disabilities etc. And an amount of Rs.18 lakhs was spent for the same.

4. Athijeevan Project-

With the objective of supporting families who lost their livelihood, many were supported for setting tailoring units, milch cow rearing, goat rearing, poultry units, agriculture development like banana cultivation, tapioca, nutmeg cultivation etc . 304 families were supported with an amount of Rs.44.18 lakhs. An amount of Rs.30.50 Cr. was distributed as microfinance loan for livelihood development from WESCO Credit which helped hundreds of families for restarting their lost livelihoods and sustain their income. .

5. Sustainable Health Care Promotion:

As part of health care, WSE had organized more than 265 medical camps in the flood affected area with the support and collaboration of medical institutions and over 320 community volunteers. Psycho-social support was provided to the needy people for their recovery from the traumatic experiences. Cleaning of houses, institutions, wells etc were done with the help of volunteers formed from different villages and leaders of Sahrudaya network.



6. Distribution of Family Kits-

This was one of the major components of the Karunyapravaham as hundreds of families have lost their assets and properties and other essential things in the house due to flood. With the support of Caritas India, Dioceses, parishes, Goonj, etc WSE has distributed home appliances and other essential furniture items to the affected families in two - three times. This include home appliances and utensils worth Rs.7.49 lakhs and family kits worth Rs.51.74 lakhs to the most needy families

7. Housing and House Renovations-

Another major program implemented by the organization is the construction of new houses in collaboration with different agencies, congregations and parishes. 189 new houses are built or are progressing for the flood affected families under this program utilizing Rs.10.98 Cr and an amount of Rs.2.15 Cr. for supporting 315 families for renovating their damaged houses in the flood. The major contributors in this program include SMCA, Kuwait, Save A Family Plan, Habitat for Humanity India, Diocese of Chicago, Caritas India, St. Thomas Mount. A few people are provided with free land with support of benefactors

8. Jaivasamridhy –

Families who lost their agriculture activities are supported through this

project. An amount of Rs.33.29 lakhs was spent under this to take up agriculture activities, kitchen garden and vegetable cultivation. Persons with disabilities were supported under this project with special focus.

9. Social Security programs-

In order to cover risks of accidents, treatment expenses and other casualties, WSE has designed special insurance programs. During the period Family Insurance package was designed for the benefit of the poor families and student insurance policies for children. More than 50,000 families and over 20,000 children joined in these schemes.

The organization and the entire Archdiocese are indebted to hundreds of philanthropists and benevolent agencies for the pooling of resources for this great humanitarian work for the flood affected people spread out in the four civil districts of the Kerala state. There were many who gave us unconditional support and contributions for realizing this great work and are still continuing. Major contributors to this mission are

Caritas India,
Catholic Relief Services,
Fondation de France,
United Way Bengaluru,
Italian Bishops Conference,
Caritas Italiana,
Roman Catholic Trust,

Diocese of Chicago,
Malayalee Associations in different
countries,
V Guard Foundation,
Syro- Malabar Catholic Forums
outside Kerala,
Habitat for Humanity,
Save A Family Plan
Individuals

WSE has so far spent a total
amount of Rs. 68 Cr. (Rs.68, 32,
46,683/-) for the rescue, relief
and rehabilitation programs to
reach out and support the most
vulnerable and affected people
amidst us without any kind
of discrimination in terms of
caste, creed, ethnic or political
affiliations.



XI. INSTITUTIONS-SNEHA, SOUKYASADAN, BANANA VILLAGE

a) Soukya Sadan - Home for the Aged

The old age home named Soukya Sadan at Chethicode has completed its silver jubilee year and has a fruitful existence benefiting hundreds of destitute people. It accommodates 50 inmates ensuring their wellness and happy life in this peaceful abode. The home is run independently with the contributions and own fund of the organization. It provides the inmates with personal care and medical services in their loneliness and critical stage in life. The main activities of the home are medical care, day care and residential facilities, dispensary services, counseling support and Socio-cultural

up etc under the auspices of the home well with the participation of the local community. Over the years over 60 elderly people had a peaceful death after becoming members of this centre. Many were resettled with their families. Thus the old age home is rendering outstanding services to the old people in our society.

b) Sneha Rehabilitation Centres- Edakkunnu & N. Paravoor

The Basic Facility centre at N. Paravoor is functioning well and many children with disabilities and other persons with disabilities are making use of therapy facilities. Therapists and other support

42



programs.

Besides, Soukya Sadan provides care to the elderly people in the village. As part of the welfare programs organized, it organizes, World old age day, celebration of common festivals, health care check

staff are continuing services to CwDs and PwDs. The services provided include physiotherapy, audio-therapy and speech therapies with the support of aids and equipments in a systematic way.

c) Banana Village

The Banana Village at Parambayam, Angamaly is a resource centre in agriculture related activities for the farmers in and around the villages. It was established with the objective of imparting training to the farmers in the nearby villages with advanced skills and information on sustainable agriculture practices. The centre has different varieties of bananas;

demonstration units, agriculture nursery, etc. The programs are implemented with the objective of conservation of different varieties of bananas, promotion of banana cultivation by farmers, value addition of the bananas, pisciculture units etc.

The honey processing unit of the organization is now functioning in the Banana Village centre.



PROGRAMS UNDER TRUSTS





WESCO CREDIT, Welfare Services Co-operative Credit, is the financial arm of Welfare Services Ernakulam, a social service agency with over fifty-three years of rich experience in human and community development.

Fostering sustainable neighbourhoods on a secular fabric with value embedded services for empowering the marginalised community especially women has been the single minded vision of the WESCO CREDIT.

Promotion of community based organisations such as Self Help Groups (SHGs) and provision of micro credit are the two focus areas of WESCO Credit. SHGs are registered or unregistered group of micro entrepreneurs, usually between 10-20 members, having homogeneous social and economic background, voluntarily coming together to save small amounts regularly, to mutually agree to contribute to a common fund and to meet their emergency financial and other needs on mutual help basis. SHGs unleash forces for the empowerment of the poor, both socially and economically. Despite few disadvantages, the perceived advantages of the SHG have far outweighed its disadvantages and have made the SHG as a popular model for microfinance in India so much so that even the government programmes have the SHGs at the core of their strategy.

SHGs have emerged as the Indian model of microfinance and helped to bridge the gap of financial exclusion.

Financial Inclusion

Financial inclusion is a pre-requisite for an inclusive growth. It is the process of ensuring access to appropriate financial products and services needed by all sections of the society in general and vulnerable groups such as low income groups in particular, at affordable cost. The Government of India through the Reserve Bank of India (RBI) took notable initiatives for Financial Inclusion in the past such as bank nationalization in 1969; expanding the branch network of scheduled commercial banks into the sub-urban and rural areas; strengthening of Co-operative Banks; establishment of Regional Rural Banks (RRBs) in 1975; introduction of the concept of Priority Sector lending targets; Lead Bank Scheme (LBS), formation of Self-Help Groups (SHGs) etc.etc.

In spite of the above efforts put forth by Government of India (GOI) and Reserve bank of India (RBI), financial exclusion remained substantially large. The data from sources like National Sample Survey Organisation (NSSO) shows that of the total farm households, only 30% have access to institutional credit. While 80% of Indians now have a bank account,

a significant portion of India's population still remain excluded from formal credit facilities mainly due to lack of easy access to financial institutions.

Microfinance: acts as last mile connectivity

Conventional financial institutions overlooked the poorer segments of the society. Access to financial services especially credit is still tough for the poor as they face several problems such as cumbersome process, need for collateral etc leaving millions of families at the mercy of money-lenders. It is in this context that Microfinance has emerged as a viable alternative. It has been accepted as one of the potent tools to address poverty world over. With the recognition that financial services for the poor are an essential condition for growth, microfinance has been considered as a growing area of developmental intervention across the world. The Indian microfinance sector has witnessed a phenomenal growth over the past 20 years. Quantum of credit made available to the poor and financially excluded clients has reached Rs.178000 crore and number of clients benefitted crossed 43 million as on March 2019. Micro finance customers are being served by a wide range of providers such as Banks, NBFCs, and NGO-MFIs. While business prospect for microfinance continues to be buoyant and there is unmet demand potential, issues such as over indebtedness, ghost lending, existence of unauthorised players pose concerns.

WESCO CREDIT

Wesco Credit launched its micro credit initiative utilizing 'SHG model' in 2001. Livelihood development (micro-credit loans), skill enhancement

(entrepreneurship training) and increased social security (member thrift and the provision of micro insurance products) are the three pillars of Wesco Credit's efforts to foster economic self-sufficiency among its members. It gives prominence to the formation and strengthening of Self Help Groups (SHGs). Within an operational area that includes 284 villages, Wesco Credit's focus groups are women, small and marginal farmers and economically backward. Through a network of over 44000 active Self Help Groups, it reaches over 43000 of the region's poorest and most vulnerable citizens

Financial Literacy

Good financial education is a pre-requisite for financial inclusion and inclusive growth. While the number of accounts opened with banks has increased considerably, it is reported that there is a gap in usage of accounts. One of the reasons for this gap is lack of banking education. Also, lack of financial literacy keeps vulnerable sections from formal credit. Wesco Credit has taken initiative to impart financial literacy to its members on a continuous basis, covering the following points. During the year 2018-19, Wesco Credit has conducted 1185 literacy camps and 9968 members were benefitted.

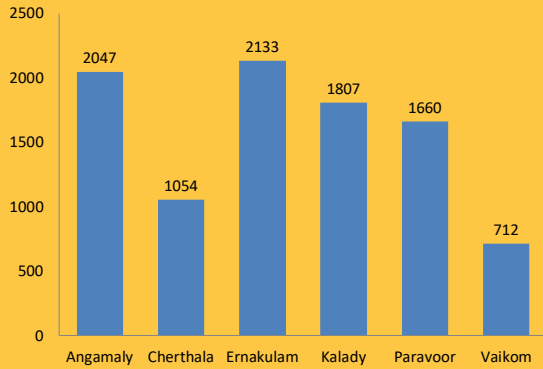
- a) Importance of financial management & financial discipline
- b) Developing healthy and regular savings habit
- c) Responsible borrowing
- d) Basics of microcredit
- e) Social security & micro insurance
- f) Banking operations and procedures

Performance at a glance

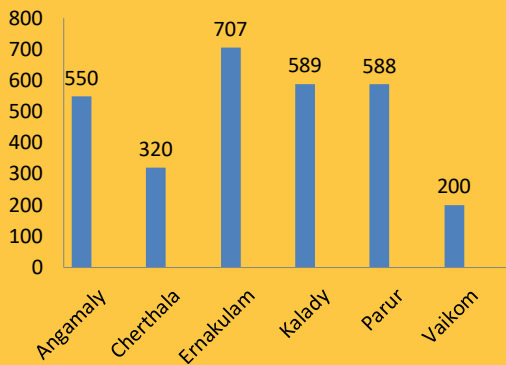
Activities	Quantity
No. of Villages	284
No. of SHGs formed in 2018-19	445
Total number of SHGs formed	9413
Amount of mirco loans disbursed in 2018-19	Rs.2953 Lakh
Cumulative disbursement	30761 Lakh
No. Of medical camps for SHG members	107
No.of Helath awareness programmes	206



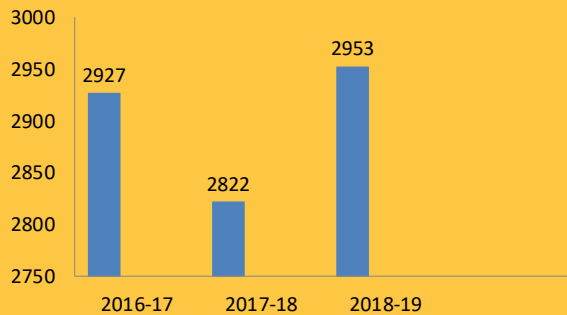
No. of SHGs (Cumulative) Region wise



Regional pattern of Loan Disbursement 2018-19 (Amount in Lakh)



Loan Disbursement over the years (Amount in Lakh)



Social Security Programs (Micro Insurance)

Over the years, Sahrudaya has launched several social security programs in order to support the people reduce their burden of medical expenses. Every year large number of the people are approaching the organization for financial support as part of the treatment of the members in the family. Already many have expended good sum of money for the medical treatment. Some have even sold their valuables and properties for the treatment. Social security schemes were designed by the organization with leading insurance companies to support these unfortunate people and enable them to mobilize resources through insurance coverage. These programs have been implemented well during past years and this year too many have taken benefits from these programs.

The current social security schemes facilitated by the organization are the following:

1. Sahrudaya Karunya Insurance Program
2. Sahrudaya Vidyarthi Suraksha Scheme
3. Jeevan madhur Scheme
4. Swavalamban Pension Scheme



II. SAHRUDAYA TECH

(Water & Sanitation, Rural Technology Promotion & Waste Management)

Sahrudaya Tech is the Environment Management division of Welfare Services Ernakulam. It is now a separately registered Trust and works under the mother organization. The main focus of the Trust is to promote improved environment and a healthy living to the people in its operational area. It is engaged in the propagation of systematic waste management practices and technologies which ensure conservation and proper management of the natural resources. The major services provided by the division include:

- Construction of bio-gas plants,

- Vermi composting units
- Rainwater harvesting tanks,
- Smokeless improved ovens and
- Solar energy based system
- Organic Farming

The department has over three decades of experience in the sector and is key institution in the engaged in the promotion of sustainable environment. It is a government accredited organization and recognized NGO with strong technical and managerial personnel for implementing challenging works.

Government of Kerala has listed the division as “Haritha Sahaya Sthapanam” to guide local self government bodies for taking up environment friendly activities.



Achievements of Sahrudaya Tech during the year.

Key activities	Quantitative achievement
Awareness classes	51
Distribution of solar water heaters	14
Construction of Biogas plants,	96
Installation of Portable Bio gas plants	25
Promotion of chula	22
Construction of RWH systems	64
Recharging of Wells	22

III. SAHRUDAYA SERVICES

a) Sahrudaya Family Marts

Sahrudaya Services Trust is formed to coordinate various services provided to the community at large. The organization has promoted many micro enterprises among its Self help Group members. Many of these ventures are functioning well, whereas some faces bottlenecks in their management and marketing. The technical and marketing services help the new entrepreneurs succeed in their business ventures.

Similarly, Sahrudaya educate people on healthy and local food items and supply quality items through its Sahrudaya Family Marts. One of the outlets is opened at Ponnurunni and various SHG

based products are marketed through these outlets. The main items sold through these outlets are the vegetables collected from farmers in the local villages. The products include different vegetables, baked and fried items, detergents, candles, oil, bags, meat, honey, silk clothe, consumer goods etc.

b) Production Units – Sahrudaya Silk, Compost & Honey

Sahrudaya is providing income and employment to many families through it different production units. It helps the organization to serve the people with better and quality products for their needs. The products are well marketed and beneficiaries are able to earn a good living from these activities.



Sl. No.	Units	Details
1	Sahrudaya Honey Processing Unit	The processing and sale of honey is going on smoothly. Processing unit is upgraded and shifted to Banana Village
2	Sahrudaya Silk Clothe Production Unit	5 Workers, one Technician and 01 Coordinator are employed in the unit. Silk weaving, sale of silk clothes for sarees, shirts, skirts. Show rooms at Champanoor and Ponnurunni.
3	Sahrudaya Organic manure	Production and sale of quality compost and its sale - Worms sales. Sale and installation of Terra cotta and fixed compost units. Wormi wash sale.

c) Sahrudaya Agri-Nursery & Eco-Shops

A central level outlet is set up at Ponnurunni for supporting farmers and customers engaged in the agricultural operations and vegetable cultivation with seeds, seedlings, agricultural inputs, farm implements, organic manure etc. The farmers are also provided with necessary support in the farming activities especially in organic farming, manure production, marketing of farm produces etc. Vermi compost and Terra-cotta tanks are also marketed through this outlet.

A plant nursery is opened at Ponnurunni office campus to avail quality plants and seedling different varieties of fruit trees, vegetables, perennial crops etc to the customers including the farmers.

d) Sahrudaya Tailoring Unit

Sahrudaya has set up a Tailoring Unit as an employment generating cum skill training centre at Anjumuri providing regular employment to 05 persons. The unit gets regular work orders from different institutions for stitching uniforms and other work orders from local people. The unit has managed to run a business of Rs.9.27 lakhs during the year.

During the year the unit provided skill training in the basic stitching works and embroidery to 105 women for generating additional sources of income to their families.

IV. NAIVEDYA AYURVEDA HOSPITAL & RESEARCH CENTRE:

Naivedya Ayurveda Hospital is run under the guidance of Welfare Services Ernakulam and it is a government certified medical institution. It is rendering quality Ayurveda treatment and services to the clients. All treatments are carried out in a very systematic and scientific way under supervision of qualified and experienced medical practitioners. It has 20 bedded inpatient treatment facilities and offers different health care packages to suit the customer's demands and needs.

Periodical medical camp, health awareness programs, monsoon week observation, etc are organized as part of promotion of better health care and well being among the people.

Specially designed treatment packages

provided to the customers and it also distributes its own products in the Ayurveda. For further information visit web site: www.naivedyaayurveda.com

The various health care packages offered by the centre are the following:

1. Rejuvenation package
2. Detoxification package
3. Slimming package
4. Arthritis Care
5. Spine and Neck Clinic
6. Life Related Disease Clinic
7. Relax, Refresh and Revival program
8. Women special package
9. Infertility package
10. Yoga based Treatment and Therapy



V. SAHRUDAYA ATHMAYOGA CENTRE

The Athma Yoga Centre provides yoga training and yoga based therapies under the supervision of experienced Yoga Professionals and Therapist. Regular yoga classes and Health Retreat programs are organized at the centre under the leadership of the Yoga Instructors. Teacher Training Course (200 Hrs. TTC) in yoga has been newly introduced to students aspiring for career in Yoga Education.

The main objective of the centre is to encourage people for healthy lifestyle and adopt a regular practice of yoga as part of maintaining good health and keep away from modern-day illness. Lack of physical activity and poor diet practices lead to the present day crisis in health care. The wellness programs aim to address this issue in our society.



V.I.ANTONY LL.B; F.C.A.
Chartered Accountant

ZACHARIAH AND ASSOCIATES
Chartered Accountants
58/3167,T.D.Road, Flower Jn.
Ernakulam, Cochin 682 035
Phone 0484 2362757
Mob: 9447162757
E-mail: viantonyca@yahoo.co.in

AUDITORS REPORT

We have examined the attached statements of accounts of the projects and schemes, listed hereunder, of WELFARE SERVICES ERNAKULAM, Ponnuruni, Cochin 682 019, for the year ended 31-03-2019 and also the consolidated statements of accounts of all the above said projects and schemes for the year, and report as under:

1. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit.
2. From the verification of the books and records and supporting bills and vouchers, it is found that Welfare Services Ernakulam, is utilizing its income, grant or funds received from various agencies or sponsors, towards implementing the respective projects and schemes as listed; and the balance amount is retained or deposited in the respective bank accounts of the schemes.
3. Separate books of accounts with separate bank accounts are maintained for each project or schemes, and the statement of accounts as above are in agreement with the books of accounts maintained by Welfare Services Ernakulam for the respective projects.
4. These financial statements are the responsibility of the management of the Trust. Our responsibility is to express our opinion on these financial statements based on our audit. We conducted our audit in accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining on a test basis, evidence supporting the amounts and disclosures in the financial statements. We believe that our audit provides a reasonable basis of our opinion.
5. In our opinion and subject to the Notes attached and to the best of our information and according to the explanations given to us and shown by the books of accounts and records maintained and verified by us, the above said statements of accounts are correct and exhibit a true and fair view of the state of affairs of Welfare Services Ernakulam for the year ended 31-03-2018.

25-10-2019.

For M/s. ZACHARIAH AND ASSOCIATES
Chartered Accountants
Firm Registration No:004805S

Sd-
Fr. Paul Cherupilly
Secretary

Sd-
V.I.ANTONY LL.B, F.C.A.
Partner - M. No: 023633

WELFARE SERVICES ERNAKULAM, PONNURUNNI, COCHIN 682 019

BALANCE SHEET AS AT 31-03-2019

LIABILITIES	Ref	Rs. Ps.
CAPITAL/CORPUS FUND	Sch-A	48949568.91
OTHER FUNDS / PAYABLES	Sch B	6133658.50
Foreign Contribution Account	Sch C	14315508.96
LOANS AND ADVANCES FUNDS:		
Local Resources Mobilisation Fund		249943.86
Loans from Banks and Corporation in WESCO		330336252.94
Loans and advances others	Sch M	33615222.18
Expenses Payables and Provisions	Sch - H	23091672.27
Inter Project Accounts transfer -net	Sch - O	7248480.80
GRANT ACCOUNTS: (old)		
D.S.T. & Other Project- Balance in Assets	Sch - D	3495295.60
Coir Fibre Unit - ABP.		5273566.00
Grant/Funds received Account	Sch - E	9093139.75
MISCELLANEOUS ACCOUNT:		
Reserves & surplus (Excess of income /expense)	Sch- R	14371756.34
Total		496174066.11

ASSETS		Rs. Ps.
FIXED ASSETS	Sch- Q	62371042.64
LOANS AND ADVANCES:		
Housing & House repair loan to beneficiaries	Sch- F	0.00
Sundry debtors/ receivables	Sch - K	1373390.00
Advances to staff and others	Sch - G	15257.80
Advances receivable	Sch - L	340929157.81
Advances and loans	Sch N	13208230.81
INVESTMENTS AND DEPOSITS		
Deposits with Banks, HDFC,UTI etc	Sch S	43573350.67
Income Tax TDS	Sch P	3428614.71
CASH AND BANK:		
S.B Accounts with Banks	Sch- I	30503509.68
Cash in hand	Sch - J	771511.99
Total		496174066.11

Subject to our report of even date attached

25-10-2019

Sd-
Fr. Paul Cherupilly
Secretary

For M/s. ZACHARIAH AND ASSOCIATES
Chartered Accountants

Sd-
V.I. ANTONY LL.B: F.C.A
Partner M.No: 023633

WELFARE SERVICES ERNAKULAM, PONNURUNNI, COCHIN 682 019
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31-03-2019

EXPENDITURE	Schedule	Rs.Ps
1. Archdiocesan Charity Programme	1	1151064.63
2. Sneha Mental Health Programme	2	118.00
3. Jeevan Madhur Insurance Scheme	3	664809.00
4. Kudumba Kshema Suraksh Nidhi	4	80118.90
5. Natural Resource Management	5	242.30
6. Soukya Sadan - Old Age Home	6	2257286.70
7. Rural Technology Applications	7	1282510.30
8. Sahrudaya Kshema Sangam	8	8936.00
9. Sahrudaya Nursery	9	239.60
10. Staff Welfare Programme	10	236.00
11. Education Sponsorsip Programme	11	862594.00
12. General Account	12	15775645.32
13. Jalanidhi Project Kuttipuram	13	634269.30
14. Westernghat Development Program, Annamthodi	14	1251284.00
15. Sneha Foundation	15	729302.60
16. Light a Life program	16	6652728.00
17. WESCO Credit	17	54011594.22
18. S A S (Insurance)	18	118.00
19. Balasahrudaya	19	118.00
20. ASWAS Scheme	20	52000.00
21. Flood Releif Programme	21	9945654.30
22. WSE HOSTEL Programme	22	1413295.04
23. Child Line Programme	23	1516226.00
24. Aswas Insurance Programme	24	69309.00
25. Excess of income over expenses		3460402.16
Total		101820101.37

Subject to our report of even date attached

For M/s. ZACHARIAH AND ASSOCIATES
Chartered Accountants

25-10-2019

Sd-
Fr. Paul Cherupilly
Secretary

Sd-
V.I. ANTONY LL.B: F.C.A
Partner M.No: 023633

WELFARE SERVICES ERNAKULAM, PONNURUNNI, COCHIN 682 019
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31-03-2019

INCOME	Schedule	Rs.Ps
1. Archdiocesan Charity Programme	1	722643.00
2. Sneha Mental Health Programme	2	2558.00
3. Jeevan Madhur Insurance Scheme	3	573104.16
4. Kudumba Kshema Suraksh Nidhi	4	615230.00
5. Natural Resource Management	5	271.00
6. Soukya Sadan - Old Age Home	6	1250924.17
7. Rural Technology Applications	7	2698379.00
8. Sahrudaya Kshema Sangam	8	53468.00
9. Sahrudaya Nursery	9	555.00
10. Staff Welfare Programme	10	106062.00
11. Education Sponsorsip Programme	11	768658.00
12. General Account	12	20120343.63
13. Jalanidhi Project Kuttipuram	13	2678.00
14. Westernghat Development Programme, Annamthodi	14	1120989.00
15. Sneha Foundation	15	962048.00
16. Light a Life program	16	6741175.50
17. WESCO Credit	17	55630630.21
18. S A S S(Insurance)	18	1347.00
19. Balasahrudaya	19	2542.00
20. ASWAS Scheme	20	155861.00
21. Flood Releif Programme	21	7296233.20
22. WSE HOSTEL Programme	22	1824500.00
23. Child Line Programme	23	1169901.50
24. Aswas Insurance Programme	24	0.00
Total		101820101.37

Subject to our report of even date attached

25-10-2019

Sd-
Fr. Paul Cherupilly
Secretary

For M/s. ZACHARIAH AND ASSOCIATES
Chartered Accountants

Sd-
V.I. ANTONY LL.B: F.C.A
Partner M.No: 023633

SAHRUDAYA MELODIES



SAHRUDAYA HOMEDAY



SAHRUDAYA AGBM



TEAM SAHRUDAYA





PARTNERS IN DEVELOPMENT

- Save A Family Plan • CHAI - SLF • Caritas Italiana,
- Caritas India • Italian Bishop's Conference • Cochin Shipyard Limited • Indian Oil Corporation • Habitat for Humanity India • Government Departments
- Ministry of Social Justice & Empowerment • V Guard Foundation • K Chittilapilly Foundation
- Catholic Diocese of Chicago • KRWSA • Kerala State Handicapped Welfare Corporation • Syro-Malabar Catholic Association • Research institutions,
- Social Justice Department Kerala • Western Ghat Development Cell • Suchitwa Mission, Kerala
- Financial Institutions • NABARD • KSBCDC
- ANERT, Agriculture Department • Sa-Dhan, CBR Network India • Keli, Switzerland • Panchayath Raj Institutions • Academic Institutions • Universities
- Non-governmental Organizations • RAIDCO
- Kerala Social Service Forum • Community Based Organizations • Religious Institutions/Congregations,
- People's Organizations/ Volunteers/ Leaders



We deeply appreciate the partnership of all the organizations, partners, donor agencies, Government departments, Institutions, Diocesan Societies, Regional, Forane and unit directors, Financial Institutions, Auditors, other NGOs, Development consultants and the functionaries at different levels for their unstinting support of our work. They are integral to our growth and we look forward to growing together in this journey of empowering our fellow citizens.

We thank immensely all those who supported us in this voyage of development. Let me thank our Bishops, Board of Directors and of all in the Sahrudaya family for the contributions and sacrifices making our endeavours meaningful.

Once again acknowledge everyone's support in this journey of social change.

Place: Ponnurunni
Dated: 19/10/2019

Fr. Joseph Koluthuvellil
Assistant Director



Empowering



Sustaining



Enabling



Educating

**WELFARE
SERVICES
ERNAKULAM**

Ponnurunni, Vytila P.O.

Kochi, Kerala-682 019

Tele: 91-0484-2344243, 2347829

E-mail: wseekm@gmail.com

web site: www.welfareservices.org